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Barmak Sani, Reg. No. 45,068, (650) 326-2400
Attorney Docket No.: 16869S-027900US
Title: Settlement System with IC Card, IC Card, Method of Settlement
Applicant: Akira Ishibashi et al.
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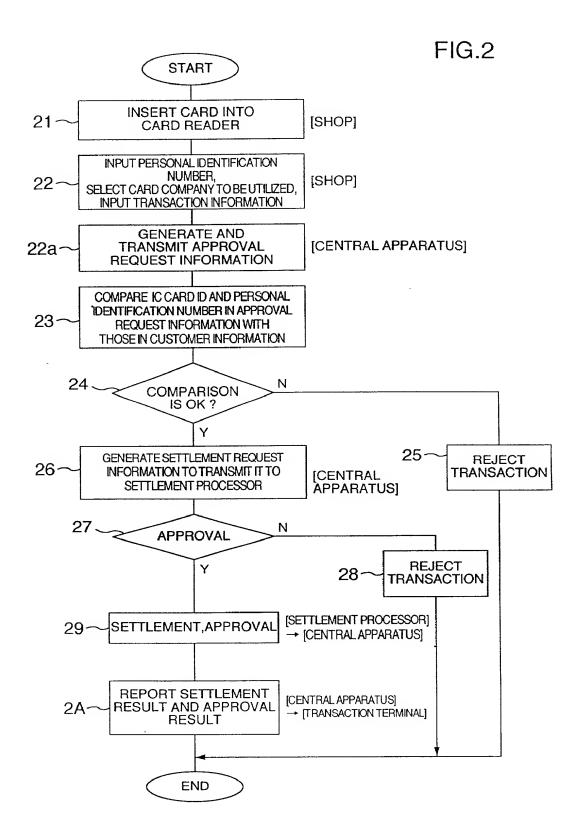
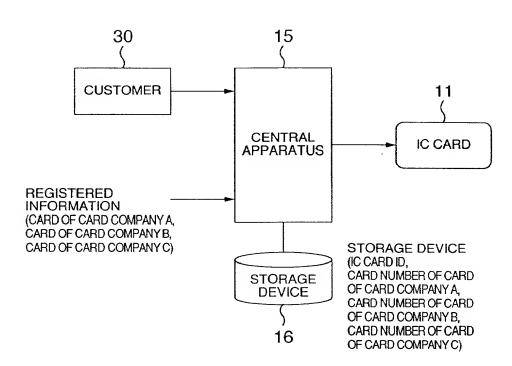
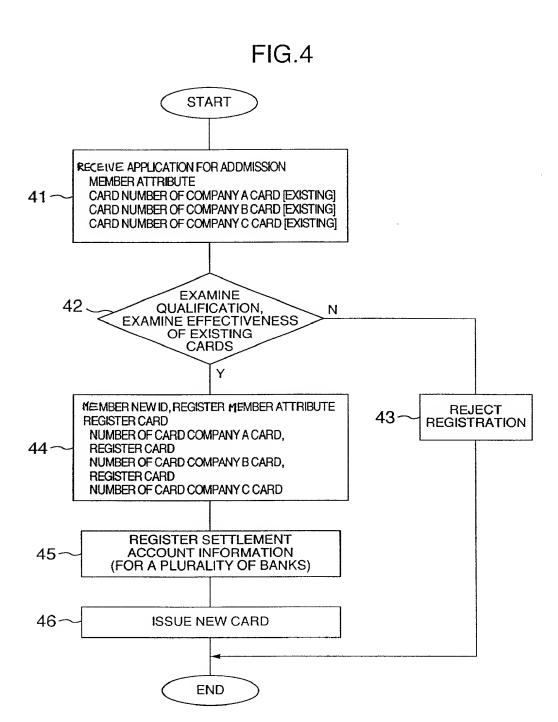
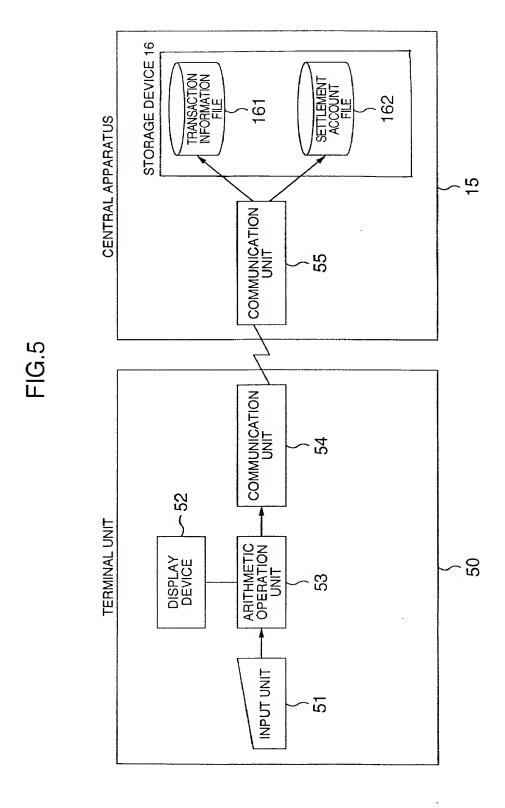


FIG.3

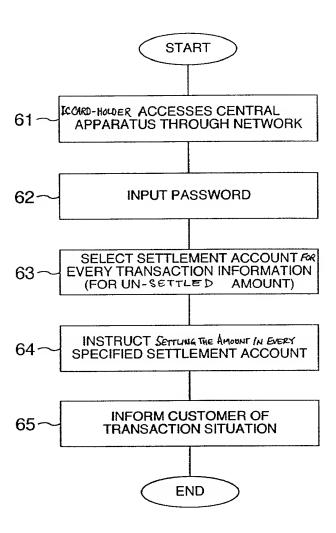






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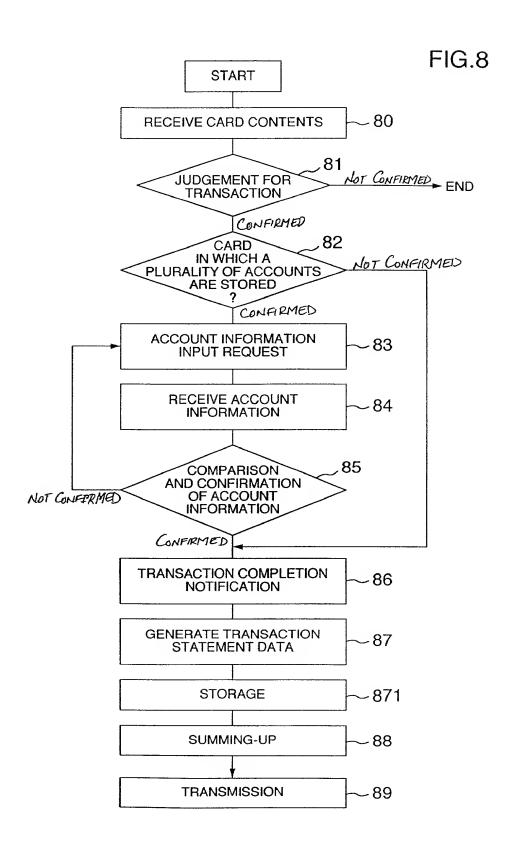
FIG.6

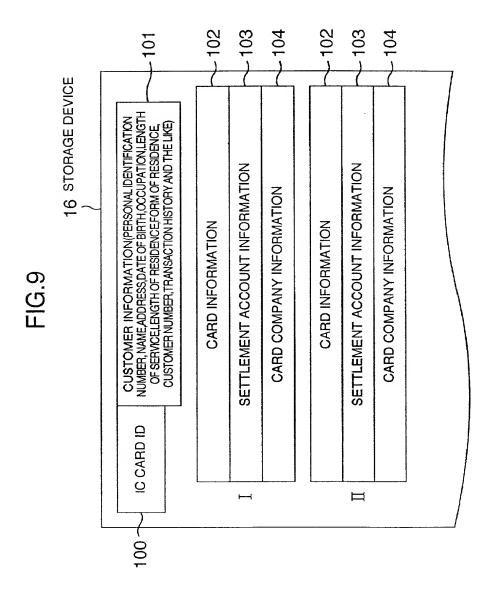


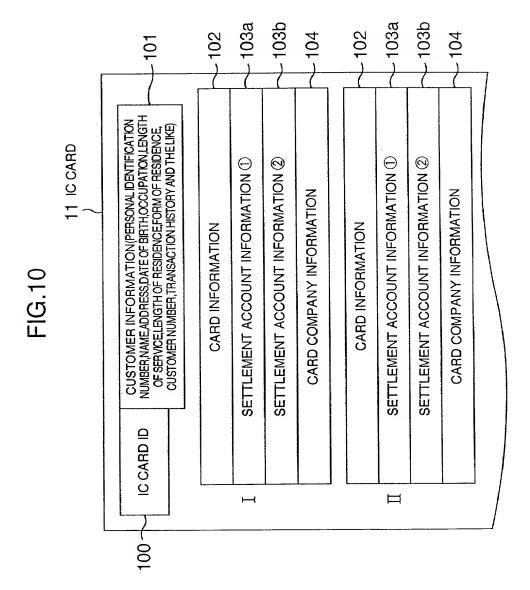
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FIG.7

SETTLEMENT ACCOUNT		BANK R ORDINARY DEPOSIT 1234567	BANK S ORDINARY DEPOSIT 2345678	BANK T ORDINARY DEPOSIT 3456789	
CUSTOMER NAME XXXX FOR APRIL TRANSACTION STATEMENT SHOPPING INFORMATION	AMOUNT (YEN)	105,000	30,000	50,000	
	SHOP CODE	1234-5678	2345-6789	3456-7890	
	TRANSACTION SHOP NAME	XYZ	ABC	DEF	
	TRANSACTION DATE	99.04.01	99.04.15	99.04.30	
		SHOPPING INFORMATION  TRANSACTION SHOP CODE (YEN)	SHOPPING INFORMATION  TRANSACTION SHOP CODE (YEN)  XYZ 1234-5678 105,000	SHOPPING INFORMATION           TRANSACTION SHOP NAME         SHOP CODE (YEN)           XYZ         1234-5678         105,000           ABC         2345-6789         30,000	SHOPPING INFORMATION           TRANSACTION SHOP NAME         SHOP CODE (YEN)           XYZ         1234-5678         105,000           ABC         2345-6789         30,000           DEF         3456-7890         50,000







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